Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: Group Annuity Application SERFF Tr Num: MNNL-126744586 State: Arkansas TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved- State Tr Num: 46631

Closed

Sub-TOI: A03G.002 Flexible Premium Co Tr Num: 10-70193 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Angela Acker-Fisher, Disposition Date: 08/31/2010

Monica Ramstad

Date Submitted: 08/27/2010 Disposition Status: Approved-

Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Group Annuity Application 2010 Status of Filing in Domicile: Pending

Project Number: 10-70193 Date Approved in Domicile: Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small and Large

Overall Rate Impact: Group Market Type: Employer

Filing Status Changed: 08/31/2010 Explanation for Other Group Market Type:

State Status Changed: 08/31/2010

Deemer Date: Created By: Angela Acker-Fisher

Submitted By: Angela Acker-Fisher Corresponding Filing Tracking Number:

Filing Description:

The attached application is new and does not replace any application currently on file. The application was submitted to our domiciliary state of Minnesota on August 27, 2010, which is pending approval at this time.

The enclosed application will be used to apply for our previously approved Group Annuity Contracts outlined below.

Form Number, Description Approval Date

MHC-95-9317, Allocated Group Annuity Contract, 08/19/1998 MHC-97-9388, Unallocated Group Annuity Contract, 08/19/1998

Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193
04-70126, Unallocated Group Annuity Contract, 08/09/2004
04-70128, Allocated Group Annuity Contract, 08/09/2004

We have provided a Statement of Variability for the bracketed items within the application.

The form is submitted in final print format and is subject to only minor modification in paper stock size, ink, border, Company logo, and adaptation to electronic media or computer printing.

Thank you for your continued attention to this filing. We look forward to its approval. Please do not hesitate to contact me if I can of assistance during your review.

Sincerely,

Angela Acker-Fisher
Sr. Product Compliance Specialist
Minnesota Life Insurance Company
- a Securian Company
Tel. 651.665.6438
Email angela.acker-fisher@securian.com

Company and Contact

Filing Contact Information

Angela Acker-Fisher, Senior Product angela.ackerfisher@securian.com

Compliance Specialist

 400 ROBERT STREET NORTH
 651-665-6438 [Phone]

 ST. PAUL, MN 55101-2098
 651-665-5424 [FAX]

Filing Company Information

Minnesota Life Insurance Company CoCode: 66168 State of Domicile: Minnesota

400 Robert Street NorthGroup Code: 869Company Type:Law DepartmentGroup Name:State ID Number:

St. Paul, MN 55101-2098 FEIN Number: 41-0417830

(651) 665-3500 ext. [Phone]

Filing Fees

Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193

Fee Required? Yes

Fee Amount: \$125.00

Retaliatory? Yes

Fee Explanation: MN SERFF Fee = \$125.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Minnesota Life Insurance Company \$125.00 08/27/2010 39077008

 SERFF Tracking Number:
 MNNL-126744586
 State:
 Arkansas

 Filing Company:
 Minnesota Life Insurance Company
 State Tracking Number:
 46631

Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	08/31/2010	08/31/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Statement of Variability	Angela Acker- Fisher	08/27/2010	08/27/2010

Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193

Disposition

Disposition Date: 08/31/2010

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 MNNL-126744586
 State:
 Arkansas

 Filing Company:
 Minnesota Life Insurance Company
 State Tracking Number:
 46631

Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193

Schedule	Schedule Item	Schedule Item Status Public Access
Supporting Document	Flesch Certification	No
Supporting Document	Application	No
Supporting Document	Life & Annuity - Acturial Memo	No
Supporting Document	Statement of Variability	Yes
Form	Group Annuity Application	Yes

Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193

Amendment Letter

Submitted Date: 08/27/2010

Comments:

I inadvertently forgot to attached the Statement of Variability to the Supporting Documentation tab.

Thank you for your attention to this filing.

Sincerely,

Angela Acker-Fisher

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Statement of Variability

Comment: Please see the attached statement of variability.

Statement of Variability - AR.pdf

 SERFF Tracking Number:
 MNNL-126744586
 State:
 Arkansas

 Filing Company:
 Minnesota Life Insurance Company
 State Tracking Number:
 46631

Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193

Form Schedule

Lead Form Number: 10-70193

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
	10-70193	Application/Group Annuity	Initial		0.000	10-70193
		Enrollment Application				Group
		Form				Annuity
						Application(J
						D) .pdf

Group Annuity Application

Minnesota Life Insurance Company – A Securian Company 400 Robert Street North ● St. Paul, Minnesota 55101-2098

651.665.3500

MINNESOTA LIFE

Contractholder, name of trust if applicable			
Address, City, State an	nd Zip Code		
Group Annuity Contract	ct Form Number: [04-70128]		
LIQUIDATION CHAR	<u>GE</u>		
The Liquidation Charg indicated below:	e for this contract shall be equal to a բ	percentage of [each Participant's] Accumulatio	n Value as
indicated below.	Number of Complete Months Following the Effective Date of this Contract	Liquidation Charge	
]	0-23 24-35 36-47 48-59	6% 5% 4% 3%	
	60-71	2%]	
Notices:			
Any person who know and subject to penaltie		application for insurance may be guilty of a cr	minal offence
Printed name of applic	ant and title		
X Signature of Applicant		Date	
Х			
Signature Minnesota L	ife Representative		

Company Tracking Number: 10-70193

TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium

Product Name: Group Annuity Application

Project Name/Number: Group Annuity Application 2010/10-70193

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Statement of Variability

Comments:

Please see the attached statement of variability.

Attachment:

Statement of Variability - AR.pdf

Statement of Variability

Group Annuity Application 10-70193

Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

Contract Form Number:

The corresponding contract form number will be inserted here. Currently we issue the following previously approved contract forms:

Form Number	Description	Approval Date
MHC-95-9317	Allocated Group Annuity Contract	08/19/1998
MHC-97-9388	Unallocated Group Annuity Contract	08/19/1998
04-70126	Unallocated Group Annuity Contract	08/09/2004
04-70128	Allocated Group Annuity Contract	08/09/2004

As new contracts are filed, we will add them to the accompanying Statement of Variability for those filings.

Liquidation Charge:

This schedule specifies the amount of the liquidation charge that will apply to the Participants' Accumulation Value at the time of the surrender of the contract, should the contract be discontinued during the specified time period(s). In most instances, this schedule will be zero (i.e. no liquidation charge will apply). However, a liquidation charge may apply for certain compensation types or other situations where such a charge is deemed necessary by Minnesota Life and agreed to by the Contractholder. The amount of the charge will typically not exceed 3% in any year. Under no circumstances will this charge exceed 7% initially, with that maximum cap declining 1% per year.

Each Participant

The reference to "each Particpant's" may be replaced with "the Contractholder's" depending on which contract form is being applied for as outlined above.

If contract form MHC-95-9317 or 04-70128 is used then the item will read "each Participant's". If contract form MHC-97-9388 or 04-70126 is used then the item will read "each Contractholder's".